

Information to identify the case:

Debtor 1	Sean M McGrath	Social Security number or ITIN xxx-xx-0038
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	Julie A McGrath	Social Security number or ITIN xxx-xx-4057
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 19-26131-JNP		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Sean M McGrath

Julie A McGrath
fka Julie A Versteeg

12/27/19

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Sean M McGrath
Julie A McGrath
Debtors

Case No. 19-26131-JNP
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: 318

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Total Noticed: 29

Date Rcvd: Dec 27, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 29, 2019.

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usani.njbancr@usdoj.gov Dec 27 2019 23:53:27 U.S. Attorney, 970 Broad St.,

smg E-mail/Text: usnj03.ne.ecf@usdoj.gov Dec 27 2019 23:53:22 U.S. Attorney, 570 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Dec 27 2019 23:53:22 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
518420704 +EDI: AMEREXPR.COM Dec 28 2019 04:08:00 Amex, Correspondence/Bankruptcy, Po Box 981540,
El Paso, TX 79998-1540
518420707 +E-mail/Text: clientrep@capitalcollects.com Dec 27 2019 23:54:41 Capital Collection Service,
P.O. Box 150, West Berlin, NJ 08091-0150
518420708 +EDI: CAPITALONE.COM Dec 28 2019 04:08:00 Capital One, Attn: Bankruptcy, Po Box 30285,
Salt Lake City, UT 84130-0285
518420709 +EDI: CITICORP.COM Dec 28 2019 04:08:00 Citibank, Attn: Recovery/Centralized Bankruptcy,
Po Box 790034, St Louis, MO 63179-0034
518420710 +EDI: CMIGROUP.COM Dec 28 2019 04:08:00 Credit Management L.P., PO Box 118288,
Carrollton, TX 75011-8288
518420712 EDI: IRS.COM Dec 28 2019 04:08:00 IRS, PO Box 7346, Philadelphia, PA 19101-7346
518420716 +E-mail/Text: bankruptceteam@quickenloans.com Dec 27 2019 23:53:57 Quicken Loans,
1050 Woodward Ave, Detroit, MI 48226-1906
518420720 +EDI: RMSC.COM Dec 28 2019 04:08:00 Syncb/Rooms To Go, Attn: Bankruptcy, Po Box 965060,
Orlando, FL 32896-5060
518421425 +EDI: RMSC.COM Dec 28 2019 04:08:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021
518420721 +EDI: RMSC.COM Dec 28 2019 04:08:00 Synchrony Bank, PO Box 965004,
Orlando, FL 32896-5004
518420722 +EDI: RMSC.COM Dec 28 2019 04:08:00 Synchrony Bank/Care Credit, Attn: Bankruptcy Dept.,
Po Box 965060, Orlando, FL 32896-5060
518420723 +EDI: RMSC.COM Dec 28 2019 04:08:00 Synchrony Bank/Lowes, Attn: Bankruptcy,
Po Box 965060, Orlando, FL 32896-5060
518420724 +EDI: RMSC.COM Dec 28 2019 04:08:00 Synchrony Bank/Select Comfort, Attn: Bankruptcy Dept.,
Po Box 965060, Orlando, FL 32896-5060
518420727 +EDI: WFFC.COM Dec 28 2019 04:08:00 Wells Fargo Bank NA, Attn: Bankruptcy,
1 Home Campus Mac X2303-01a, Des Moines, IA 50328-0001

TOTAL: 16

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

518420706* +Apex Asset Management, 1891 Santa Barbara Drive, Lancaster, PA 17601-4106

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-1

User: admin
Form ID: 318

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Total Noticed: 29

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 29, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 27, 2019 at the address(es) listed below:

Edward R Wiercinski on behalf of Debtor Sean M McGrath erw@partnerinthelaw.com
Edward R Wiercinski on behalf of Joint Debtor Julie A McGrath erw@partnerinthelaw.com
Kevin Gordon McDonald on behalf of Creditor PNC Bank, National Association
kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Thomas J Subranni trustee@subranni.com,
NJ84@ecfcbis.com;cwild@subranni.com;Subranni@premierremote.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5